All the News.

PRICE ONE CENT.

PRICE ONE CENT.

SEARCH BEACH FOR SLAIN GIRL'S HEAD

BRIEF SUMMARY

The Victim.

The Crime.

The Criminal.

The Clues.

OF THE WINTHROP

MURDER MYSTERY

Woman, twenty-four years old. well developed, light complexion.

Girl believed to have died after

illegal operation; body cut up and

the torso strapped in a sample case and thrown into bay; found twenty-four hours after death.

Man skilled in surgery and anatomy. Shown by cause of girl's death and manner of body's dismember-

Mutilated trunk of the victim-headless, armiess, legiess with in-

ernal organs removed and replaced. No marks except a discoloration due

to a bruise on the left side. Large black sample case, water-soaked,

two catches and plain lock. No spe cial marks. Strap tied around case.

weight about 140 pounds.

Till It. Is Found, Identification of Winthrop Mystery Appears Hopeless.

BOSTON, Sept. 22.—Search is being made to-day along Winthrop Beach for the head and limbs of the women whose body was found in a sample case by members of the Winthrop Yacht Club late yesterday. Till the head is found identification

f the wittim appears hopeless.
The appears in which the body
was inclosed had no marks. Wrapped
boost the woman's trunk was a piece mary table officioth. Dr. Harris fleves the woman was killed less than twenty-four hours before the corpse

was found. In his trief examination yesterday, present ary to to-day's aut psy. Dr. that the body had been mutilated by a man skilled in surgery.

As to what was developed at the sutopsy the officials are silent. Work of Skilled Hand.

The head had been severed by careful cuts with a knife and the arms and legs removed in the same manner. Extending from the centre of the breast straight down through the body was an incision. Portions of the internal organs had been removed and replaced. This, it is believed, was done that there might be no blood when the torso was carried through the streets in the suit

Apparently the woman was from twenty-two to twenty-eight years of age. The trunk was hard, the flesh firm and well developed. The police are now bending every effort to the recovery of the head and other parts of the

after 5 o'clock by Mr. Allen and Ran-dolph Pollard. They were standing on piazza of the club house when Mr. Allen saw something bobbing up and down in the water a short distance from the club house float.

"Bring that thing in," Mr. Allen called to two boys who were in a boat. They caught the sample case, one corner of of the water and towed it to the club

"This crime is not over twenty-four hours old," said Dr. Harris, "and thore are evidences that the woman was in a delicate condition."

The reporters on the case discovered

The reporters on the case discovered that a young woman who was employed as a waitress in a Winthrop Centre restaurant left that place_three or four days ago, after having been called upon by a Western man who had been making his home at Winthrop during the summer. This girl was known to be alone in the world. Considerable attention had been paid to her by a summer replant.

The state police announced late this

SUSPECT **GERARD OF**

That Joseph Gerard, the coal wagon eriver the police are searching for on suspicion of having killed Gussie Pfeiffer, had committed at least two otives who have been working on the 'Haunted Oak' mystery. A year ago last July a private, John

Hammond, stationed at Fort Schuyler, was murdered and his body was found just outside of Bowne's coal yard, where Gerard was employed. Three days later Gerard disappeared from the boarded. Two months after that he returned, having grown a full beard in the haved that he was recognized.

Was Being "Hunted." He explained the subterfuge by stating that he thought some one had been

The police now claim to have disvered that Gerard was very well acere had been some words between there had been some words between them, because the latter had failed to make good a promise he had made to give Gerard an army coat.

Detective Borgt. Price, of the Bronx, also connects Gerard with another murder. He made this statement to-day:

"In searching Gerard's room at his boarding-bouse on Pelham road we found a newspaper olipping which he had svidently treasured and which seems to connect him with a murder in many ways resembling the brutal silling of Augusts Pfeiner. This was the murder of Blisabeth Davis, nices of Policeman Joseph Davis, who lives at Ita, 168 West One Hundred and Four-leonth street.

th street, for body was found in the Walkill of on March 26. It bore evidence of ing been multreated, as was the pot the Pfuffer girl, and a physical it had been in the water

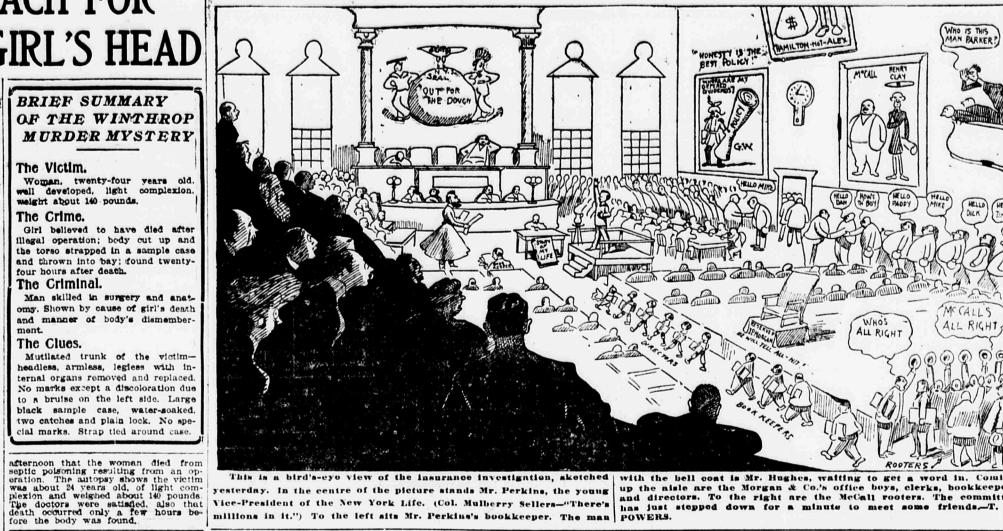




"Circulation Books Open to All."

NEW YORK, SEPTEMBER 22, 1905.

AT THE INSURANCE INVESTIGATION .- By T. E. Powers.



Vice-President of the New York Life. (Col. Mulberry Sellers-"There's

up the sisle are the Morgan & Co.'s office boys, clerks, bookkeepe and directors. To the right are the McCall rooters. The committee has just stepped down for a minute to meet some friends,—T. E

CLEVELAND ON THE RYAN TRUST.

(Continued from First Page.)

ble a plan for mutualization. Under the charter of the society its fifty-two directors are divided into four equal classes, each class holding office for four years, so that in each year but thirteen directors are elected unless vacancies by death or otherwise exist at the time the annual election, which occurs in the month of December.

No Annual Meeting Yet.

'Inasmuch as no annual meeting of trustees assumed the duties of their trust, there has thus far been no occasion for their direct interposition as voting stockholders in the selection of the dectors to fill the places of those so classified that their terms will expire with the close of the present year "The trustees were, however, at once confronted with conditions in the management of the society which had resulted in such numerous resignations came absolutely essential to the proper and orderly administration of its affairs that the directorate should be im-mediately reinforced by filling, to some

extent at least, existing vacancies in "At the time of the execution of the trust agreement, the trustees determined that the persons they would recommend for election to fill existing vacancies in the board should be taken entirely from policy-holders of the society This notice was to make known the at an early date to recommend policy holders to the Board of Directors for and to give such opportunity as th necessity of speedy action by the trustees permitted, for the expression on the part of the policy-holders of their preferences in the matter of fill-

Only Nine Recommendations.

"In response to this notice the trusmeantime, and, going to Mrs. Mann's tees received representatives from a house represented himself as the brother number of associations of policy-holders of Joe Gerard. It was not until be had in different localities, who gave valuable and trustworthy advice concerning but with all this and with diligent effort in other ways to secure information, and after availing themselves of their combined acquaintanceship, the day of June, were able to recommend only nine persons for election by the

"On the following day another notice published in the public press as extensively as possible, again strongly aid of their expressed preferences in filling vacancies in the Board of Directin their power to subserve the interests

of such pelicy holders. were enabled to recommend to the board fourteen additional persons to be elected to fill that number of remaining

Board have been elected. Two of these, however, immediately after their election, declined to serve. The net result therefore of the labors of the trustees in this direction, under the authority of

Obstacles to Mutualization. "The trustees feel that in the diffiulties that have confronted them and nasmuch as they were compelled to act promptly under the powers conferby the trust agreement the results of their care and labor have been as satisfactory as they could possibly have expected. They are not blind, however, to the fact that obstacles lie in the path of the proposed mutualization, which are so inherent that even with the greatest study and care they can-

> "Mutualization and policyholding control are pleasant to the car, but in and of themselves they do not necessarily impart good administration or successful management. If policy-holders are to be allowed control they should, in some way, be made to realize their responsibilities as well as their privileges. There are probably nearly half a million individuals who are policy-holders in the Equitable Society, and yet it ould be giving a high estimate to place the number who have thus far made the least effort, directly or indirectly, to acquaint the trustees with their preferences at 25,000; and their desires when made knon have often been so palpably inconsiderate or based on such misconception, that they could not with safety be followed. The trustees have derived the best aid from policyrepresentations have been made through associations of the insured, regularly organized, and thus enabled to sift and reduce to sensible concentration the multiplicity and contrariety and the frequent misdirected want of local sentiment.

"I am certain the trustees for whom speak are heartily in favor of such mutualization as will be real and genuine and at the same time will compel in the direction and management of life insurance companies, such business ability, such attention and devotion to duty, and such honesty and alertness in discharging fiductary obligations as well as promoting legiti-

Morgan May Be Called.

It was announced to-day that J. Pier pont Morgan probably would be called soon as a witness before the investigating committee. Word was sent to him about a week ago, it was said, that his testimony probably would be needed. Mr. Hughes said in answer to a ques-

Morgan. I do not know whether it will

Order of "Nylics" In the N. Y. Life.

NYLICS-An organization sgents divided into the following classes:

Freshman Nylics. First-degree Nylies. Second-degree Nylics. Third-degree Nylies.

Senior Nylics. Qualifications - Five years service and ability to write 825,000

to be increased year after year Cost charged against renew

sistant Secretary of the Equitable, took the witness stand following the reading

of the Cleveland letter. Chief Counsel Hughes immediately probed into the syndicate's transactions of the Equitable. These transactions covered deals in Southern Pacific, Union Pacific and Erie bonds which were P. Morgan & Co. In the Southern that

P. Morgan & Co. In the Southern Pacific transaction Gen. Louis Fitzgerald, then a director of the Equitable, was a participator.

Profits Not Reported.

In many of the syndicates managed by J. P. Morgan & Co. Mr. Winthrop said profits had not been reported. Inquiry had been made, but no answer had been received. In all syndicates originating with Kuhn, Loeb & Co. the investment was brought to the Equitables attention Company.

The record of syndicates offered by Mr. Winthrop covered a period of ten years, in passing from the Equitable interested in that?"

Finally the probe ran into a syndicate which James H. Hyde and associates managed this our possession betters and papers our possession of the Equitable interest our proposession of the Equitable interested in that?"

Finally the probe ran into a syndicate which James H. Hyde and associates had managed.

Q. How do you know that James H. Hyde and here? A. No.

Mr. Hughes—Produce them when you come here again.

Not in the Frick Report.

Not in the Frick Report.

ligations as well as promoting legitimate self interest, as are positively vital to the beneficence of such organizations.

"In common with all other s who desire the best conditions in this important field of business, where the people have so much at stake, the trustees acting for the policy-holders of the Equitable Society will gladly welcome any aid in their work which may result from the labors of your committee. Yours very truly.

"GROVER CLEDVELAND, Chairman of Trustees."

From the report it would seem that it did not.

Q. What issue was that—Atlantic Coast Line, Louisville and Nashville or Atlantic Coast Line, Hyde's associates in that deal? A. I don't know.

Q. Who were Mr. Hyde's associates in that deal? A. I think so; but I shall have to look it up.

Mr. Hughes suggested that perhaps the Frick committee let the deal pass by because it didn't appear on the books that the Equitable had received an allotment. The allotment had been in the name of J. H. Hyde. He sold the securities to the company, taking for his trouble the profit of "a middle for its rouble the profit of "a middle for

Cashler Dempsey Called.

Gashier Dempsey Cailed.

It developed when Cashier Henry Dempsey, of the Citizens' Central National Hank, was called that Andrew Hamilton ins an account there, but that was all the witness could tell.

By Mr. Kughes:
Q. Has Andrew Hamilton an account at that bank? A. Yes.
Q. Have you a transcript of that account? A. Yes.
The transcript was produced and put upon the record. Dempsey swore that in could furnish no more information concerning it than was to be obtained from the cradits and debits appearing there. The account was opened some time in 1908.

Vice-President Thomas A. Buckmer, of the New York Life, was then sworn.

He told about the "Wyllu" cygan-instance. It was expansion in 191, and

\$100,000 CHECK NOT USED FOR LEGISLATION, SAYS HAMILTON.

(Copyright, 1905, by the Press Publishing Company, New York World.) PARIS, Sept. 22.—Andrew Hamilton, personal counsel to President Biarritz yesterday after completing an automobile tour through the South of France. He was met at Biarritz by a telegraphic inquiry from The World relative to the \$100,000 check made out to him by the New York Life Insurance Company in March, 1904, to which he replied by wire as

"You can deny for me that the check for \$100,000 to me from the New York Life in March, 1904, was, as asserted in New York, for purposes of influencing State legislation or that it was so used."

its rules were produced and put in evidence. The witness said:
"Nylic is an organization of men in the employ of the New York Life, formed with the idea of helping to retain good men as agents. There are five degrees, freshmen Nylics, first degree, second degree, third degree Nylics, and senior Nylics. Any man with a contract with the company is eligible as a freshman Nylic."

The Organization Pulsa.

The Organization Pulsa.

The Organization Rules.

Mr. Hughes then read from the or-Mr. Hughes then read from the organization rules.

"In 1896," he asked, "every freshman Nylie to qualify as a first degree Nylie had to have five years' service and write \$2,000 insurance per annum? Is that so?"

Koch, aged forty-five years, a well-known educator, was found dead in his house to-day at Mount Penn Borough, where he was formerly principal of the high school. He had shot himself

Not in the Frick Report.

On Dec. 13, 1964. "Thomas Hazen Hyde and associates" paid \$114,500 to the Equitable as the profit of the Atlantic Coast Line Syndicate, in which the company had invested \$1,376,096.

Q. Was that syndicate embraced in the Frich report? A. No.
Q. Was it presented to the Frich committee? A. The Frich committee had access to all the books. I couldn't say whether the committee saw it or not. From the report it would seem that it did not.
Q. What issue was that—Atlantic Coast Line, Louisville and Nashville or Atlantic Coast Line, Louisville and Sashville or Atlantic Coast Line, Hyde's associates agency directors \$101,920.

MORGAN MAY BE A WITNESS.

Announcement Made that His Tes timony May Be Needed to Clear Up New York Life Deals. Grover Cleveland this afternoon sent

Good Work needs HEALTH. FOOD COFFEE

John A. McCall, of the New York Life Insurance Company, reached

Teacher Ends Life.

READING, Pa., Sept., 22.-John F. M.



Engraving Free of Charge White You Watt.

OPTICAL DEPARTMENT Expert Optician.

I. LEWKOWITZ

Sixth Avenue Corner 17th Street, Dewntown Store, 1860

Bot B For Well Dressed Man 2 1025

Advertisements for The World may be left at any American District Messenger Office in the city until 9 P. M.

THE NOON (RACING) EDI-TION of The Evening World, on sale everywhere, contains Handlosp by Frank Thorp and the ONE BEST BET of the

BURGLAR MAY CAUSE DEATH OF WOMAN

ngton avenue is at the point of death the name of Samuel Klein. as a result of shock and fright experienced this afternoon when a burglar flat and rang the bell as soon as he saw forced his way into her home where the nurse leave. Mrs. Gabler was unshe was ill in bed. She was alone, a able to get up and answer and it is trained nurse who had been caring for probable that he inferred that there her having stepped out on an errand.

The screams of Mrs. Gabler frightened the fellow, who had burst in the door and he ran, but the nurse met him on the stairway and gave chase. After a pursuit of two blocks he was caucht v Policeman Dunnison, of the East noe Hundred and Fourth street station, in a cellar at No. 165 East One The screams of Mrs. Gabler fright-

Mrs. Margaret Gabler, of No. 1737 Lex- , Hundred and Eighth street. He gave He had evidently been watching the was no one in the flat. He hurried to the second floor and

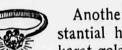
Seamless Wedding Rings

Autumn Bridegrooms will please take notice that every Lambert Seamless wedding ring is made in our own factory and is fully guaranteed as to purity of gold and excellence of workmanship. All weights, shapes, styles and sizes.

14 karat, \$3.00, \$4.50, \$6.00 to \$12 18 karat, \$4.00, \$5.50, \$6.50 to \$16 22 karat, \$5.50, \$6.75, \$8.00 to \$20



This diamond, like all others we sell, was imported direct by us and mounted in hand made solid 14 karat gold by our own workmen. Hence we can sell it for \$25.



Another fine solitaire, artistic and substantial hand-made mounting of solid 14karat gold. Only \$50.

Other diamond rings from \$8.50 to \$1,000.00.



Third Ave., Cor. 58th Street.

Open evenings until 6.30. Saturday nights until 10.

MAKERS. We make all the candy we sell; it is the only way we can carry-out our number. We choose our materials with as much care as a dainty housewife bestows upon the selection of her most cherished desert. Purity and care all the way through, atyprical for lower than most other dealers pay for their wares.

FRIDAY ONLY. ASSORTED FRUIT AND NUT

SATURDAY ONLY. 10c CHOCOLATE COVERED 10c

SPECIAL FOR FRIDAY AND SATURDAY.

10c HIGH GRADE CHOCOLATES AND BONBONS, OR AN ASSORTMENT OF ALL CHOCO LATES, 30 24c KINDSPound 24c BUTTER PEANUT BRIT. 15c CHOCOLATE CREAM PEF- 25c ASSORTED FRUIT AND NUT 19c | CHOCOLATE ROASTED 40c MEXICAN PENOCHI KISSES, Pound

Park Row Store Open Evenings Until 11 o'Clock.

29 CORTLANDT ST. 54 BARCLAY ST. COR. WEST B'WAY. We will deliver t to to ibs at the following rates:

Manhattan Island, to.

Brooklyn, Jersey City, Hoboken or The Bronx, 156
No goods sent C. O. D.

Candles for the manntains and seashore carefully packed and shipped from our "Special Summer Resort Dept."

NEW YORK NOW OPEN

SHAKE NO MORE **CURES MALARIA**

AUDI.EY .- On Wednesday, Sept. 20, Mrs. Francis H. Audley, daughter of Mrs. Margaret Phibbs and sister of Charles T.

Funeral from her residence, 212 East Twenty-fifth street, on Saturday at 2 P. M.

World **BRONX OFFICE**

COR. CHURCH ST.

For the convenience of the restdents of the Bronx The World has established a branch office at 658 East 149th Street, Near Third Avenue, for the reception of advertisements, subscriptions, are.

LAUNDRY WANTS-FEMALE.